

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

**825947**

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FINANCIAL CORPORATION



Order Filed on July 25, 2019 by  
Clerk, U.S. Bankruptcy Court -  
District of New Jersey

In Re:

MIREILLE CHAM

Case No.: 18-25670

Hearing Date:

Judge: STACEY L. MEISEL

Authorizing

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: July 25, 2019**

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Upon consideration of Movant's Motion to Approve Loan Modification:

**ORDERED**, that the Movant's Motion to Approve Loan Modification is hereby

**GRANTED**; and it is further

**ORDERED**, that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the automatic stay.

**ORDERED**, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

**ORDERED**, that if post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

**ORDERED**, that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall file an amended proof of claim to reflect the arrears disbursed by the Chapter 13 Trustee prior to the loan modification effective date or zero pre-petition arrears.

**ORDERED**, that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is amended or the Trustee is notified by the secured creditor that the modification was not consummated.

**ORDERED**, that in the event the proof of claim is amended to reflect the arrears disbursed by the Chapter 13 Trustee prior to the loan modification effective date or zero pre-petition arrears, the Trustee may disburse funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.